

Please Note: This report was completed with the following assumptions: Market Approach: **Fair Market Price** , Marketing Time: **Typical** . Important additional information relating to this report, including use and restrictions, is contained in an attached addendum which is an integral part of this report.

<b>Address</b>	1766 Green Road, Buford, GA 30518	<b>Order ID</b>	9056444	<b>Property ID</b>	34862382
<b>Inspection Date</b>	12/08/2023	<b>Date of Report</b>	12/08/2023		
<b>Loan Number</b>	56059	<b>APN</b>	R7372 030		
<b>Borrower Name</b>	Catamount Properties 2018 LLC	<b>County</b>	Gwinnett		

### Tracking IDs

<b>Order Tracking ID</b>	12.6_BPO	<b>Tracking ID 1</b>	12.6_BPO
<b>Tracking ID 2</b>	--	<b>Tracking ID 3</b>	--

### General Conditions

<b>Owner</b>	Burns Lori Gayle	<b>Condition Comments</b> The home appears to be in avg condition. No exterior damage. Close to the lake. The home does not appear to have direct access to the lake.
<b>R. E. Taxes</b>	\$7,424	
<b>Assessed Value</b>	\$707,300	
<b>Zoning Classification</b>	R1	
<b>Property Type</b>	SFR	
<b>Occupancy</b>	Occupied	
<b>Ownership Type</b>	Fee Simple	
<b>Property Condition</b>	Average	
<b>Estimated Exterior Repair Cost</b>	\$0	
<b>Estimated Interior Repair Cost</b>	\$0	
<b>Total Estimated Repair</b>	\$0	
<b>HOA</b>	No	
<b>Visible From Street</b>	Visible	
<b>Road Type</b>	Public	

### Neighborhood & Market Data

<b>Location Type</b>	Suburban	<b>Neighborhood Comments</b> The home is bordered to the North by Garrett Rd, West by W Green Rd, East by Garrett Rd and Sout by Hwy 85.
<b>Local Economy</b>	Stable	
<b>Sales Prices in this Neighborhood</b>	Low: \$300,000 High: \$900,000	
<b>Market for this type of property</b>	Remained Stable for the past 6 months.	
<b>Normal Marketing Days</b>	<90	

## Current Listings

	Subject	Listing 1	Listing 2	Listing 3 *
<b>Street Address</b>	1766 Green Road	7370 Fields Dr	916 Level Creek Rd	1890 Jimmy Dodd Rd
<b>City, State</b>	Buford, GA	Cumming, GA	Sugar Hill, GA	Buford, GA
<b>Zip Code</b>	30518	30041	30518	30518
<b>Datasource</b>	Tax Records	Tax Records	Tax Records	Tax Records
<b>Miles to Subj.</b>	--	4.41 <sup>1</sup>	4.06 <sup>1</sup>	1.50 <sup>1</sup>
<b>Property Type</b>	SFR	SFR	SFR	SFR
<b>Original List Price \$</b>	\$	\$769,000	\$379,900	\$485,000
<b>List Price \$</b>	--	\$769,000	\$379,900	\$485,000
<b>Original List Date</b>		08/01/2023	10/25/2023	11/02/2023
<b>DOM · Cumulative DOM</b>	-- · --	129 · 129	44 · 44	36 · 36
<b>Age (# of years)</b>	38	52	59	38
<b>Condition</b>	Average	Good	Fair	Average
<b>Sales Type</b>	--	Fair Market Value	Fair Market Value	Fair Market Value
<b>Location</b>	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
<b>View</b>	Neutral ; Residential	Beneficial ; Water	Neutral ; Residential	Neutral ; Residential
<b>Style/Design</b>	1 Story ranch	1 Story ranch	1 Story ranch	1 Story ranch
<b># Units</b>	1	1	1	1
<b>Living Sq. Feet</b>	2,208	1,364	2,145	2,337
<b>Bdrm · Bths · ½ Bths</b>	3 · 2	3 · 2 · 1	3 · 2	4 · 2
<b>Total Room #</b>	6	7	6	7
<b>Garage (Style/Stalls)</b>	Carport 2 Car(s)	None	Carport 2 Car(s)	Attached 2 Car(s)
<b>Basement (Yes/No)</b>	No	Yes	Yes	No
<b>Basement (% Fin)</b>	0%	100%	75%	0%
<b>Basement Sq. Ft.</b>	--	1,364	900	--
<b>Pool/Spa</b>	--	--	--	--
<b>Lot Size</b>	1.27 acres	0.30 acres	1.63 acres	1 acres
<b>Other</b>	dock access	dock	none	none

\* Listing 3 is the most comparable listing to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> Subject \$/ft based upon as-is sale price.

## Current Listings - Cont.

**Listing Comments** Why the comparable listing is superior or inferior to the subject.

- Listing 1** ALL LVP THROUGHOUT WITH TILE FLOORING IN BATHROOMS. KITCHEN FEATURES GRANITE COUNTER TOPS, ALL STAINLESS STEEL APPLIANCES, TILE BACKSPLASH - direct lake access -50k condition -30k basement -20k sq ft +33760 lot +10k adj val \$712760
- Listing 2** 4 sides brick home on 1.63 acres is the perfect opportunity to own acreage just a few blocks from Sugar Hill's Town Center, located across the street from Sugar Hill Elementary and E.E Robinson Park. Foyer entry, formal living room, eat in kitchen with built-in appliances --- lot +3600 basement -20k condition +30k dock +30k adj val \$423500
- Listing 3** Close to Lake Lanier, Buford Dam, Mall of Georgia, I-985, schools, restaurants, and more. The main floor boasts a master suite with a spacious master bathroom. New kitchen appliances and new a/c units. One of the best features of this house is the private lot. Some updates -10k dock +30k adj val \$505000

### Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	1766 Green Road	3630 Hope Rd	3515 Canon Creek Dr	5205 Sugar Ridge Dr
City, State	Buford, GA	Cumming, GA	Cumming, GA	Buford, GA
Zip Code	30518	30041	30041	30518
Datasource	Tax Records	Tax Records	Tax Records	Tax Records
Miles to Subj.	--	4.17 <sup>1</sup>	3.52 <sup>1</sup>	3.82 <sup>1</sup>
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$875,000	\$425,000	\$399,000
List Price \$	--	\$875,000	\$425,000	\$399,000
Sale Price \$	--	\$850,000	\$415,000	\$405,000
Type of Financing	--	Cash	Cash	Conv
Date of Sale	--	08/15/2023	09/13/2023	12/29/2022
DOM · Cumulative DOM	-- · --	20 · 40	26 · 62	2 · 17
Age (# of years)	38	40	38	36
Condition	Average	Good	Average	Average
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story ranch	2 Stories trad	1 Story ranch	1 Story ranch
# Units	1	1	1	1
Living Sq. Feet	2,208	1,568	1,426	2,208
Bdrm · Bths · ½ Bths	3 · 2	3 · 2 · 1	3 · 2	3 · 2
Total Room #	6	7	6	6
Garage (Style/Stalls)	Carport 2 Car(s)	Attached 1 Car	None	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	Yes
Basement (% Fin)	0%	0%	0%	50%
Basement Sq. Ft.	--	--	--	1,000
Pool/Spa	--	--	--	--
Lot Size	1.27 acres	0.28 acres	2.77 acres	1.62 acres
Other	dock access	dock	none	none
Net Adjustment	--	-\$54,400	+\$46,280	+\$6,500
Adjusted Price	--	\$795,600	\$461,280	\$411,500

\* Sold 2 is the most comparable sale to the subject.

<sup>1</sup> Comp's "Miles to Subject" was calculated by the system.

<sup>2</sup> Comp's "Miles to Subject" provided by Real Estate Professional.

<sup>3</sup> Subject \$/ft based upon as-is sale price.

## Recent Sales - Cont.

**Reasons for Adjustments** Why the comparable sale is superior or inferior to the subject.

- Sold 1** The spacious great room features soaring ceilings, a fireplace with floor-to-ceiling brickwork, and walls of windows, which bring in all the natural light and beauty of this amazing lakefront lot. New custom staircase takes you up to the two additional bedrooms and fully updated bath ---- condition -30k sq ft +25600 direct lake access -50k
- Sold 2** 3 bed 2 bath ranch on 2.77 acres. The home has been meticulously maintained and is ready for its next owner. The lot has 2 creeks in the sprawling front yard. Home is located in the sought-after Forsyth County Schools with Mashburn Elem less than 1 mile from your new home. Lot -15000 sq ft +31280 dock +30k
- Sold 3** The Oversized master bedroom, walk-in closet, and spacious bathroom with a walk-in tub. on the other end of the living room, you will find the two guest rooms with nice size closets. dock +30k basement -20k lot -3500

## Subject Sales & Listing History

<b>Current Listing Status</b>	Not Currently Listed		<b>Listing History Comments</b>				
<b>Listing Agency/Firm</b>			This home last sold on 12/20/2013 for \$338000				
<b>Listing Agent Name</b>							
<b>Listing Agent Phone</b>							
<b># of Removed Listings in Previous 12 Months</b>	0						
<b># of Sales in Previous 12 Months</b>	0						
<b>Original List Date</b>	<b>Original List Price</b>	<b>Final List Date</b>	<b>Final List Price</b>	<b>Result</b>	<b>Result Date</b>	<b>Result Price</b>	<b>Source</b>

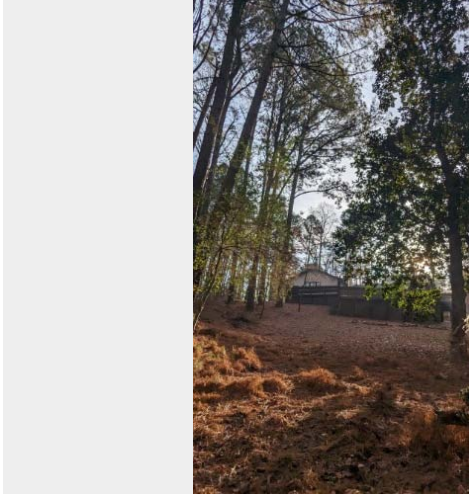
## Marketing Strategy

	<b>As Is Price</b>	<b>Repaired Price</b>
<b>Suggested List Price</b>	\$550,000	\$550,000
<b>Sales Price</b>	\$545,000	\$545,000
<b>30 Day Price</b>	\$535,000	--
<b>Comments Regarding Pricing Strategy</b>		
<p>I went back 03 months, out in distance 0.50 miles, and even with relaxing the GLA search criteria I was unable to find sufficient comps which fit the client's requirements. Within 10 miles and back 12 months I found 11 comps of which I could only use 6 due to subject homes characteristics and marketing factors. The ones used are the best possible currently available comps within 10 miles and the adjustments are sufficient for this area to account for the differences in the subject and comps.</p>		

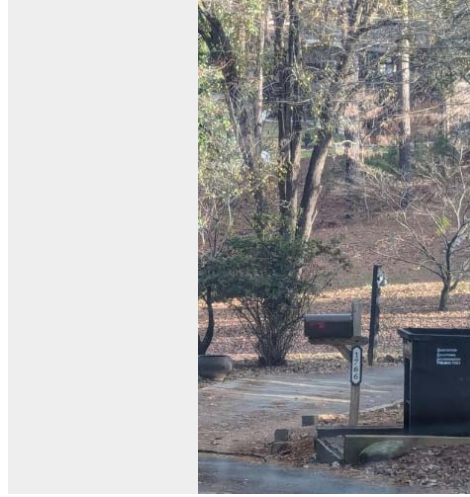
## Clear Capital Quality Assurance Comments Addendum

**Reviewer's Notes** The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

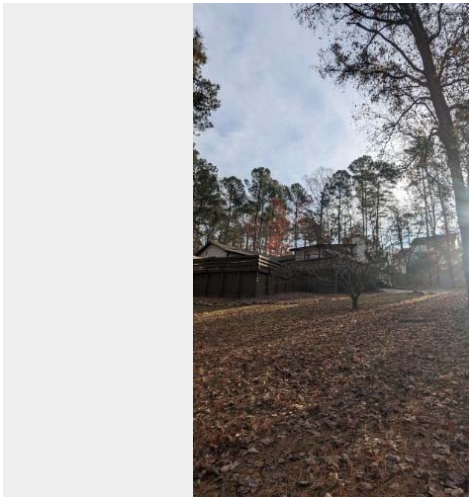
## Subject Photos



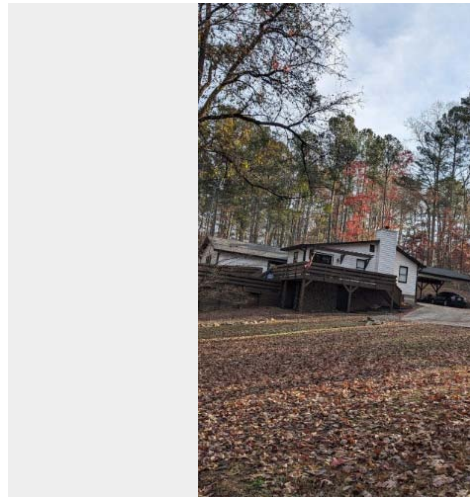
Front



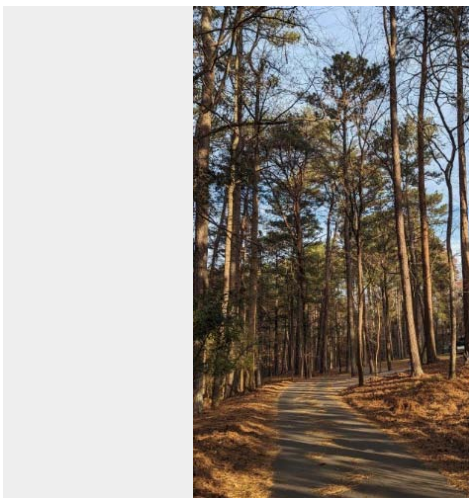
Address Verification



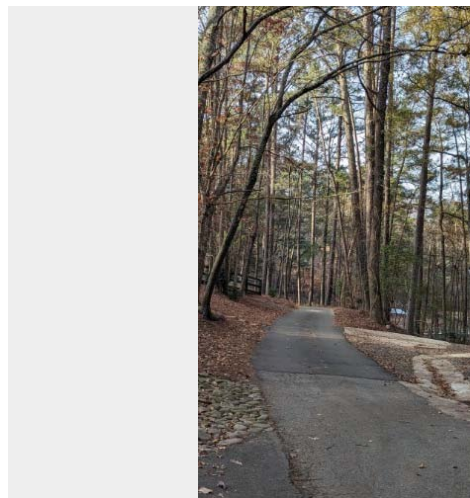
Side



Side



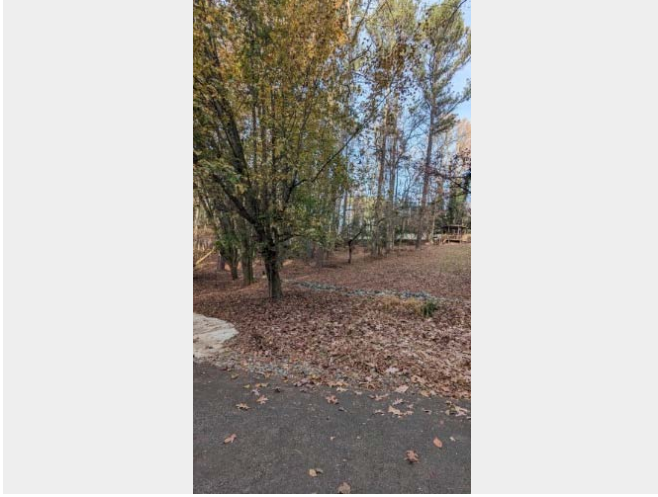
Street



Street



## Subject Photos



Other

## Listing Photos

**L1** 7370 Fields Dr  
Cumming, GA 30041



Other

**L2** 916 Level Creek Rd  
Sugar Hill, GA 30518



Other

**L3** 1890 Jimmy Dodd Rd  
Buford, GA 30518



Other

## Sales Photos

**S1** 3630 Hope Rd  
Cumming, GA 30041



Other

**S2** 3515 Canon Creek Dr  
Cumming, GA 30041



Other

**S3** 5205 Sugar Ridge Dr  
Buford, GA 30518



Other

## ClearMaps Addendum

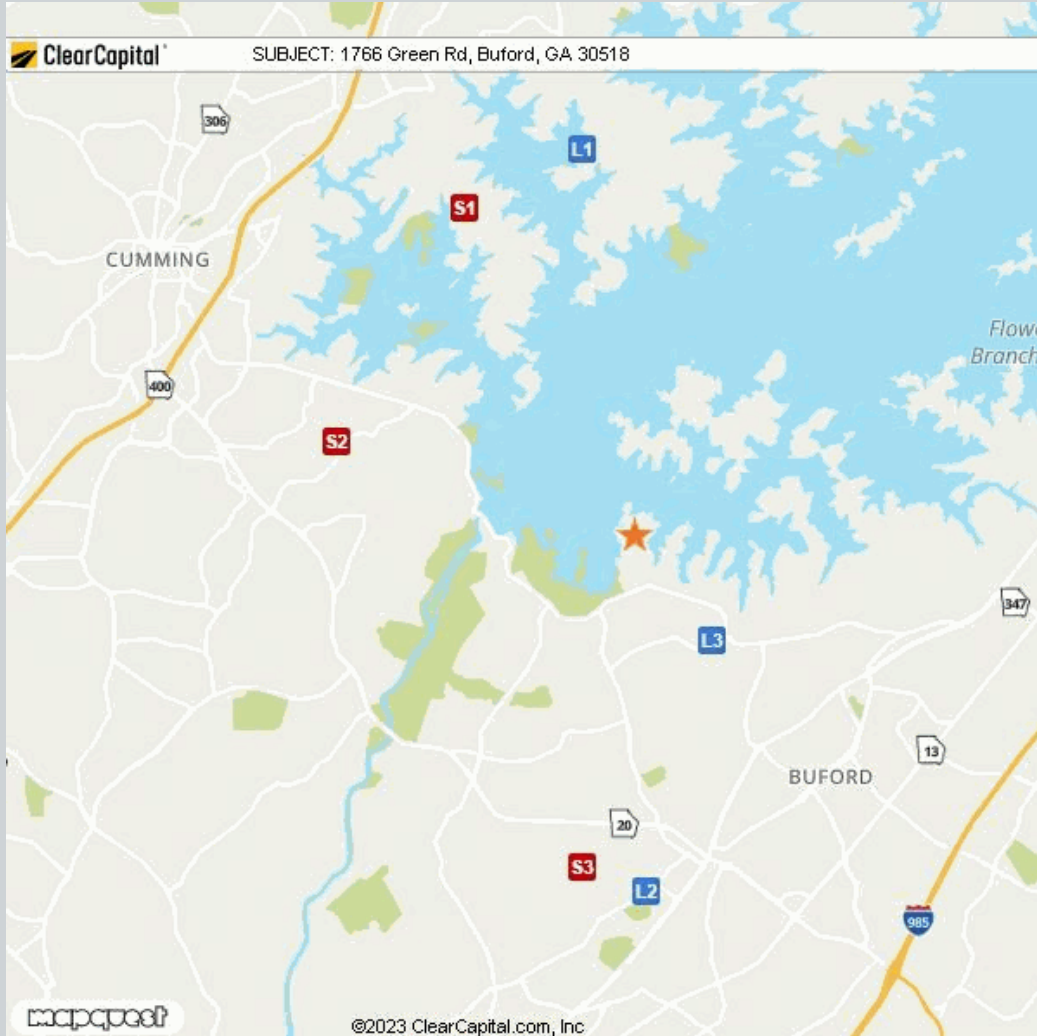
**Address** ★ 1766 Green Road, Buford, GA 30518

**Loan Number** 56059

**Suggested List** \$550,000

**Suggested Repaired** \$550,000

**Sale** \$545,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	1766 Green Road, Buford, GA 30518	--	Parcel Match
L1 Listing 1	7370 Fields Dr, Cumming, GA 30041	4.41 Miles <sup>1</sup>	Street Centerline Match
L2 Listing 2	916 Level Creek Rd, Buford, GA 30518	4.06 Miles <sup>1</sup>	Parcel Match
L3 Listing 3	1890 Jimmy Dodd Rd, Buford, GA 30518	1.50 Miles <sup>1</sup>	Parcel Match
S1 Sold 1	3630 Hope Rd, Cumming, GA 30041	4.17 Miles <sup>1</sup>	Parcel Match
S2 Sold 2	3515 Canon Creek Dr, Cumming, GA 30041	3.52 Miles <sup>1</sup>	Parcel Match
S3 Sold 3	5205 Sugar Ridge Dr, Buford, GA 30518	3.82 Miles <sup>1</sup>	Parcel Match

<sup>1</sup> The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

<sup>2</sup> The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

## Addendum: Report Purpose

### Market Approach and Market Time

The Market Approach of this report, as established by the customer, is: **Fair Market Price**. (See definition below.)

The Marketing Time as specified by the customer is **Typical**. (See definition below.)

Definitions:

Fair Market Price	A price at which the property would sell between a willing buyer and a willing seller neither being compelled by undue pressure and both having reasonable knowledge of relevant facts.
Distressed Price	A price at which the property would sell between a willing buyer and a seller acting under duress.
Marketing Time	The amount of time the property is exposed to a pool of prospective buyers before going into contract. The customer either specifies the number of days, requests a marketing time that is typical to the subject's market area and/or requests an abbreviated marketing time.
Typical for Local Market	The estimated time required to adequately expose the subject property to the market resulting in a contract of sale.

## Addendum: Report Purpose - cont.

**Report Instructions**

This section shows the instructions that were approved by the customer and provided to the broker prior to completing the report.

Instructions last updated: 7/17/2017

Purpose:

Please determine a fair market price for this property at which it would sell in a typical marketing time for the area.

Customer Specific Requests:

\*\*If the property is commercial or mixed use, please stop and contact Clear Capital as soon as possible\*\*

Form Help:

There are blue question marks (?) throughout this form. These are designed to offer guidance for that particular section of the form. Please click on them for help.

Comparable Requirements:

1. Please use fair market comps from the same neighborhood, block or subdivision whenever possible.
2. Please only use REO comparables if the market is driven by REOs and they are comparable in characteristics and condition.
3. Please use comps that have closed in the past 3 months to show the current market conditions or comment in the report if this is not possible. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis.

Standard Instructions:

1. Clear Capital Code Of Conduct - Please make sure that you are always abiding by the Clear Capital Code of Conduct when completing valuation reports.
2. If the subject is currently listed, please consider all available information pertaining to the subject's condition. This information should be utilized when developing the assumption of the subject's condition.
3. Use the subject characteristics provided in the report Grid (if preloaded) to evaluate the property. This information is from a full interior appraisal and is assumed to be most accurate. If your inspection reveals obvious inaccuracies, please explain in the narrative of the report.
4. Include sufficient detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as neighborhood desirability, amenities, parks, schools, commercial or industrial influences, REO activity, traffic, board-up-homes, etc.
5. Do not approach occupants or owners.
6. If the subject is a Commercial property, contact Clear Capital immediately at 530-582-5011 for direction on how to proceed with the report.
7. Please do not accept if you or your office has completed a report on this property in the last month, are currently listing this property, or have any vested interest in the subject property.
8. Clear Capital does not allow any log ins from IP addresses from foreign countries. This includes, but is not limited to; data entry services, form completion services, etc. Also, it is against Clear Capital code of conduct to share your password with anyone who is not a W2 employee in your office.
9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot personally inspect the property, select comparables, and determine a price for the subject, please do not accept this report. Per the standards and guidelines adopted by Clear Capital and other industry leaders, the use of assistants to complete any of the aforementioned tasks is not permitted.

## Report Instructions - cont.

Due to the importance of an independent opinion of price, please do not discuss your price with anyone or be influenced by list price, pending offers, accept comp packets, repair estimates or the listing agent's opinion.

1. One current, original photo of the front of the subject 2. One address verification photo 3. One street scene photo looking down the street 4. MLS listing and sold comp photos required, please comment if no MLS.



## Broker Information

<b>Broker Name</b>	Amy Shelay Jones 1	<b>Company/Brokerage</b>	Elite REO Services
<b>License No</b>	260309	<b>Address</b>	2524 Emma Way Lawrenceville GA 30044
<b>License Expiration</b>	01/31/2027	<b>License State</b>	GA
<b>Phone</b>	6782273007	<b>Email</b>	amy.jones@elitereo.com
<b>Broker Distance to Subject</b>	14.90 miles	<b>Date Signed</b>	12/08/2023

*By confirming the above contact and real estate license information and submitting the report, the above signed hereby certifies and agrees that: 1) I personally took the pictures, selected comparables, and determined the price conclusion. 2) To the best of my knowledge, the statements of fact contained in this report are true and correct. 3) The reported analyses, opinions, and conclusions are my personal, impartial, and unbiased professional analyses, opinions, and conclusions. 4) I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved. 5) I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment. 6) My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined price point. 7) I did not base, either partially or completely, my analysis and/or opinion and conclusions in this report on race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law. 8) I maintain errors and omissions insurance, to the extent required by state law, for all liability associated with the preparation of this Report.*

## Disclaimer

**This document is not an appraisal as defined by USPAP (Uniform Standards of Professional Appraisal Practice). It is not to be construed as an appraisal and may not be used as such for any purpose.**

### **Unless otherwise specifically agreed to in writing:**

**The intended purpose of this report is to assist the Clear Capital account holder in making decisions within the scope of applicable statutory and regulatory requirements and performing required due diligence. This document is provided solely for the use of the Clear Capital account holder and not any other party, is not intended as any guarantee of value and/or condition of the subject property and should not be relied on as such. In the event that this document is found to be defective, incorrect, negligently prepared or unfit for its authorized use, Clear Capital's sole liability shall be to promptly refund the total fee expended by the account holder for this report or to replace it at no charge to the account holder, but in no event shall Clear Capital be responsible to the account holder for any indirect or consequential damages whatsoever. This warranty is in lieu of all other warranties, express or implied, except where otherwise required by law. The account holder shall notify Clear Capital within thirty (30) days of this report's delivery to the account holder if it believes that this document is defective, incorrect, negligently prepared or unfit for its authorized use. Under no circumstances may Clear Capital forms or their contents be published, copied, replicated, or mimicked.**